

RCN Scotland briefing on

Nursing Student Finance

Royal College of Nursing Scotland

Nursing students across Scotland continue to face serious financial pressures that are having a significant impact on their education, financial security and physical and mental wellbeing.



This is the main conclusion from a survey of nursing students in Scotland carried out by the Royal College of Nursing.

Summary of findings

This briefing contains the findings on student finance from an online survey of nursing students in Scotland studying in academic year 2025/26. The survey received 400 responses from nursing students studying on pre-registration nursing university degree courses and taking the further education college route into degree programmes. The online survey was distributed to RCN student members and made available to the wider nursing student population in Scotland.

Throughout this briefing the words of nursing students who responded to our survey are used, amongst the statistics and analysis of the financial challenges they face, to illustrate the very real impact this is having on them, their studies and their future careers.

Financial concerns

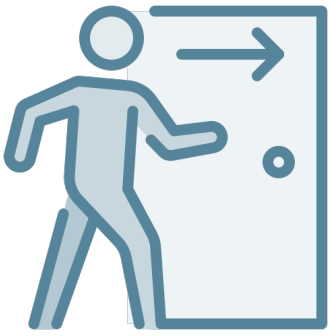


Nearly all respondents said their finances cause them some level of concern (97%). This included a quarter who reported this as moderate concern (25%) and four in ten (39%) whose finances are of major concern.

> ***"I have a wee boy and I have got to work on top of uni and placement to be able to afford our necessities and I'm missing out on seeing him. But it's that or I can't afford to pay for what we need. I've considered leaving the course several times because of it."***

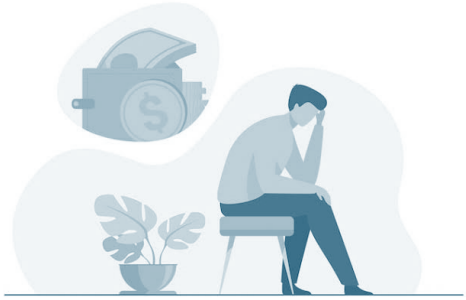
The vast majority reported financial concerns were affecting their health, with seven in ten saying this has a high or extremely high impact on their mental health (69%), and nearly half reported a high or very high impact on their physical health (44%).

Academic performance is also affected, with four in 10 reporting financial concerns having a high or very high impact (40%). Three quarters of those who reported they had considered withdrawing from their course, said this was due to financial difficulties relating to continuing the course (74%). Students reported this was due to living expenses, general financial struggles, accumulated debt and other costs.



Financial steps taken by respondents in the last six months included 49% using savings, nearly half using credit card/overdrafts (44%) and 10% taking out a bank or building society loan.

Financial hardship



Nursing students are experiencing financial hardship. Half have cut down on food (49%), four in ten have delayed paying bills (39%), and four in ten have cut down on other essentials such as heating etc (42%). 12% have used a food bank as steps to support themselves financially.

Financial concerns are also affecting students' relationships with family and friends, with over half (51%) reporting a very or extremely negative impact on this aspect of their lives. Seven in 10 students (67%) have borrowed money from family and friends. Many also reported that cost-of-living pressures are negatively affecting their children, families and their own wellbeing, leading to increased isolation and financial hardship.

> ***Without the bursary I wouldn't be able to do the course at all, so I am grateful for it, however it's seriously impacting on my life and the lives of my children and things like holidays and treats are out of the question. I've taken advantage of the discretionary fund available from the university however found this really challenging to access and very time consuming. It really impacts my mental health as well with the worry of paying for everything and also knowing that I have more than 18 months left to live like this.***

Students also reported their experiences and challenges in accessing discretionary funds set up to support with hardship via their university.

Student financial support

91% of university students responding to the survey were eligible for the nursing student bursary. Eight in ten would not have applied for/progressed with their nursing degree, or were unsure about doing so, if they did not receive the bursary (81%).

> *"The bursary as a concept is so important but is simply not enough for anyone to live on. Nursing as a degree is very intense with regards to both time and energy. I really worry that having to work so many hours in another job on top of my degree makes me a worse nurse."*

The vast majority (97%) reported that the bursary is not sufficient to cover their living expenses. Of those eligible for the bursary, nearly two thirds reported that the bursary only covers some of their living expenses and causes them concern (63%). All of those with children said their finances cause them concern.

Nursing courses often run for more weeks each year than other degrees which impacts students' ability to work to supplement their income. Nine in ten (88%) report this affects their ability to manage their finances.

> *"I think the current level of financial support does not align with the cost of living. If it wasn't for my partner supporting me financially alongside my bursary I wouldn't be able to complete my degree... I also have to work bank as a healthcare support worker alongside studying. Often during placement being forced to exceed safe working hours averages."*

While nursing students can apply to receive reimbursement for excess travel and accommodation costs for clinical placements, students reported they can be financially stretched due to expensive travel and accommodation and experience delays in being reimbursed. One in five reported typically waiting four weeks to receive reimbursement after submitting an expense claim (22%), with a further 27% waiting more than a month.

Reliance on paid work

Eight in 10 nursing students have a job in addition to their nursing course (81%), undertaking paid work alongside studies and clinical placement hours to supplement their income, plus one in nine were looking for work (12%). A third have taken on a paid job in the last six months (32%), and half have increased hours in existing paid work (48%).

> *"I regularly choose between doing my academic studies or taking on extra bank shifts to get through university whilst having 3 young children and regularly consider leaving due to the lack of financial support and the pressure on my family."*

On average, a fifth were working between 11 and 15 hours a week (22%), with nearly three in ten working between 16 and 20 hours a week (27%). A further fifth were working between 21 and 25 hours a week (18%), with 15% working more than 25 hours a week in a typical week in their paid job.

One in ten have a fixed-hours contract in a care home or other social care setting (10%), and 6% have a fixed-hours contract in the NHS, while 7% are working for a nursing agency. Students are also working in areas outside of nursing to supplement their income, including zero hours contracts (9%) and fixed hours (10%).

> *"We are told when we start our studies we should not be working whilst on placement due to the effects working even a part time job on top of a full time placement can have on our physical and mental health as well as our performance, in fact it was even suggested that we should not work at all during our studies due to the intensive nature of the course. However, this is not a feasible reality."*

Working via an NHS nurse bank was the most frequently reported type of work by six in ten nursing students responding to the survey (59%).

Household income and dependants

Only 6% report they have enough to cover their monthly costs.

The majority of nursing students are mature students with existing financial commitments, and many have responsibility for dependants prior to beginning their nurse education and throughout their time studying to become a registered nurse.

> ***"What would really help current and future nursing students is an increase in the baseline grant to reflect real living costs, more accessible hardship funds, and tailored support for those with dependants or additional responsibilities. Ultimately, if the aim is to build and sustain a strong nursing workforce, financial support should allow students to train without falling into hardship."***

Three in ten nursing students responding to the RCN survey were aged between 25 and 34 years (28%), a quarter were aged between 35 and 44 years old (25%), and 13% were 45+.

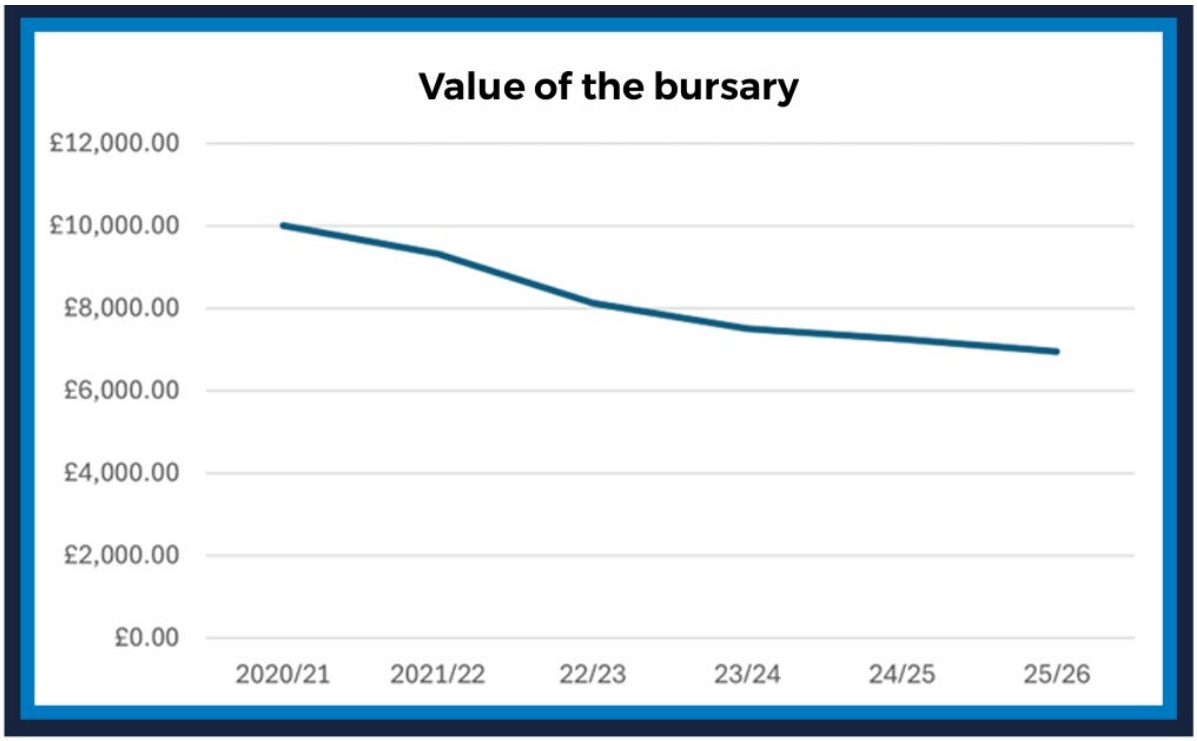


Nearly half reported they had caring responsibilities (47%) with dependants including children, and adults who are ill, disabled, elderly, or need support. Many had multiple caring responsibilities.

One in ten reported they are currently receiving Universal Credit (11%). The majority of those in receipt of this benefit reported that student finance had affected the amount of Universal Credit they receive (78%).

The value of the bursary

While the Scottish government's ongoing commitment to the nursing bursary is welcome, it has failed to keep pace with significant increases in the cost of living. The last increase in the bursary, up to £10,000, was in 2020-21. Taking into account RPI inflation since 2020-21, the bursary has decreased in value as shown in the chart below and the buying power of £10,000 in 2025-26 was the equivalent of £6,940.



Following an RCN student roundtable event with MSPs in 2023, the Scottish Government committed to carrying out a review of nursing student financial support, but this did not progress.



In response to further lobbying from the RCN and our student members, the Scottish government committed in 2026 to providing a cost-of-living increase to the student nurse bursary by at least inflation in each year of the parliament which is welcome.

The RCN is calling for:

- The Scottish government to deliver on its manifesto commitment to provide an annual cost-of-living increase to the nursing student bursary and restore the lost value of the bursary over the course of the parliament. We expect to see progress towards this in the 2027-28 budget.

- In addition to an urgent increase in the bursary, the Scottish government should also complete the wider review of financial support for nursing students, that it promised in the Nursing and Midwifery Taskforce recommendations, so that potential students are not put off by the cost of studying nursing and nursing students aren't forced to leave their course due to financial hardship.

- Improved support for students in their academic setting and in practice placements to address worrying dropout rates.

- Nursing students must be supernumerary while on placement, they should not be counted within the staffing numbers. However, we continue to hear numerous reports of students being treated as part of the workforce and of registered nurses struggling to provide the necessary level of support to students due to persistent staffing pressures. Safe staffing is particularly crucial to ensure students can be supported and learn effectively while on clinical placement.

- Action to attract more people into the nursing profession, including a nationwide recruitment campaign and development of sustainable alternative entry routes, including part-time routes, earn as you learn, apprenticeship models and fast track routes from relevant degree-educated pools.

- The Scottish government must also deliver on its manifesto commitment to implement a clear career pathway that allows registered nurses to progress from band 5 to band 6 after completing a period of preceptorship. We strongly believe that providing career progression, and parity with other healthcare professions (such as midwifery and paramedics), will attract more people into the nursing profession.



Royal College of Nursing
Scotland

The Royal College of Nursing (RCN) is the world's largest professional organisation and trade union for nursing staff, with members in the NHS, independent and voluntary sectors. RCN Scotland promotes patient and nursing interests by campaigning on issues that affect our members, shaping national health policies, representing members on practice and employment issues and providing members with learning and development opportunities. With over 52,000 members in Scotland, we are the voice of nursing.

rcn.org.uk/Scotland

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